Case 09-04461 Doc 1 Filed 02/12/09 Entered 02/12/09 14:42:37 Desc Main Document Page 1 of 39

BI (Official	United States Bankruptcy Court Northern District of Illinois							Voluntary	Petition			
Name of D Yukna,	Debtor (if ind Mark D	ividual, ent	er Last, Firs	t, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a maiden, and		in the last 8 years):			
	igits of Soc. is one, state all)		vidual-Taxţ	oayer I.D. ((ITIN) No./	Complete E	IN Last for	our digits o	f Soc. Sec. or state all)	r Individual-	Taxpayer I.D. (ITIN) N	o./Complete EIN
Street Addr	ress of Debto N North A	•	Street, City,	and State)):	ZID C. I		Address of	f Joint Debtor	(No. and St	reet, City, and State):	ZID C. I
					Г	ZIP Code 60002						ZIP Code
County of F	Residence or	of the Prin	cipal Place	of Busines	s:		Count	y of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Ad	ldress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street address):	
						ZIP Code						ZIP Code
	f Principal Ast from street			or								
See Exh Corpora Partners	(Form of O (Check) ual (includes nibit D on paration (includes ship	ge 2 of this es LLC and	form. LLP)	Sing in 1 Rail Stoo	(Check lith Care Bu gle Asset Ro 1 U.S.C. § Iroad ckbroker nmodity Br aring Bank	eal Estate as 101 (51B)		☐ Chapt☐	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi □ C of □ C	ptcy Code Under Whield (Check one box) hapter 15 Petition for R a Foreign Main Proceed hapter 15 Petition for R a Foreign Nonmain Pr	ecognition eding ecognition
	If debtor is not is box and stat			☐ Deb	☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			defined "incuri	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check onsumer debts, § 101(8) as idual primarily	busin for	are primarily ess debts.
☐ Filing F attach si is unabl	ing Fee attace Fee to be paid igned applicate to pay fee Fee waiver reigned applicate	hed I in installmation for the except in in	e court's cornstallments.	cable to include to include the state of the	certifying t (b). See Offi ndividuals	hat the debticial Form 3A only). Must	Check	Debtor is if: Debtor's to insider all applicate A plan is	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w	usiness debto neontingent l are less that ith this petiti	s defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (exclude \$2,190,000.	C. § 101(51D).
■ Debtor 6	Administrates that estimates that	t funds will it, after any	l be availabl exempt pro	perty is ex	cluded and	administrat		classes of		accordance v	ited prepetition from on with 11 U.S.C. § 1126(I S SPACE IS FOR COURT	0).
	ill be no fund Number of C		tor distribu	tion to uns	secured cred	litors.				1		
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	rm 1)(1/08)	Page 2 01 39	Page 2
Voluntar	y Petition	Name of Debtor(s): Yukna, Mark D	
(This page mu	ust be completed and filed in every case)	Tukila, Mark D	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach	additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B ual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [has 12, or 13 of title 11, United States Counder each such chapter. I further correquired by 11 U.S.C. §342(b).	ned in the foregoing petition, declare that I e or she] may proceed under chapter 7, 11, Code, and have explained the relief available ertify that I delivered to the debtor the notice
L Exnidit	A is attached and made a part of this petition.	X /s/ Terrance S. Leeders Signature of Attorney for Debtor Terrance S. Leeders 62	r(s) (Date)
	Exh	nibit C	
l	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifia	ble harm to public health or safety?
		ibit D	
_	pleted by every individual debtor. If a joint petition is filed, ea	•	h a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made int petition:	a part of this pention.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	=	
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal ass	
	There is a bankruptcy case concerning debtor's affiliate, go		•
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal s in the United States but is a defend	assets in the United States in dant in an action or
	Certification by a Debtor Who Reside		perty
	(Check all app Landlord has a judgment against the debtor for possession		ed, complete the following.)
	(Name of landlord that obtained judgment)		
	(Cambo of microta and obtained Jacquietts)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1))).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mark D Yukna

Signature of Debtor Mark D Yukna

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 12, 2009

Date

Signature of Attorney*

X /s/ Terrance S. Leeders

Signature of Attorney for Debtor(s)

Terrance S. Leeders 6244638

Printed Name of Attorney for Debtor(s)

Leeders & Associates, Ltd.

Firm Name

20 E. Jackson Blvd. Suite 850 Chicago, IL 60604

Address

312-427-7400 Fax: 312-427-0620

Telephone Number

February 12, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Yukna, Mark D

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- \square I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	v
- 2	١
-	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Mark D Yukna		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH **CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] _

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D)	(12/08) - Cont
☐ Incapacity.	(Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or as to be incapable of realizing and making rational decisions with respect to
unable, after reasonal through the Internet.)	(Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being ble effort, to participate in a credit counseling briefing in person, by telephone, c; tary duty in a military combat zone.
requirement of 11 U.S.C. § 1	es trustee or bankruptcy administrator has determined that the credit counseling 09(h) does not apply in this district.
I certify under pena	lty of perjury that the information provided above is true and correct.
	' Mark D Yukna ark D Yukna
Date: February 12, 2009	

or

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mark D Yukna		Case No		
		Debtor	,		
			Chapter	7	
			*		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	69,119.17		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		20,791.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		4,300.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		54,116.23	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,732.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,720.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	69,119.17		
			Total Liabilities	79,207.23	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mark D Yukna			Case No		
_		Ι	Debtor ,			
				Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,300.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,300.00

State the following:

Average Income (from Schedule I, Line 16)	2,732.51
Average Expenses (from Schedule J, Line 18)	2,720.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,760.08

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,374.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,300.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		54,116.23
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		58,490.23

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B6A (Official Form 6A) (12/07)

In re	Mark D Yukna	Case No
		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

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B6B (Official Form 6B) (12/07)

In re	Mark D Yukna	Case No	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

cking, savings or other financial unts, certificates of deposit, or es in banks, savings and loan, building and loan, and	Х			
unts, certificates of deposit, or es in banks, savings and loan,				
es in banks, savings and loan,		Checking account with State Bank of the Lakes	-	595.00
estead associations, or credit ns, brokerage houses, or eratives.		Savings account with State Bank of the Lakes	-	746.00
rity deposits with public ies, telephone companies, lords, and others.	X			
sehold goods and furnishings, ding audio, video, and outer equipment.		Miscellaneous Household Goods	-	1,000.00
cts, pictures and other art cts, antiques, stamp, coin, rd, tape, compact disc, and r collections or collectibles.		Miscellaneous books, cd's, videos.	-	200.00
ring apparel.		Used Personal Clothing	-	500.00
and jewelry.		Miscellaneous costume jewelry	-	50.00
arms and sports, photographic, other hobby equipment.	X			
ests in insurance policies. e insurance company of each y and itemize surrender or nd value of each.		Whole Life insurance policy from Country Financia Beneficiary is ex-wife, Debtor's dependents' mother.	I -	7,270.07
uities. Itemize and name each	X			
) ()	ests in insurance policies. e insurance company of each y and itemize surrender or d value of each. ities. Itemize and name each	ests in insurance policies. e insurance company of each y and itemize surrender or d value of each. ities. Itemize and name each	ther hobby equipment. Sets in insurance policies. Set insurance company of each y and itemize surrender or d value of each. Whole Life insurance policy from Country Financia Beneficiary is ex-wife, Debtor's dependents' mother.	ther hobby equipment. Sets in insurance policies. Set insurance company of each y and itemize surrender or d value of each. Whole Life insurance policy from Country Financial Beneficiary is ex-wife, Debtor's dependents' mother.

Sub-Total > 10,361.07 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Mark D Yukna	Case No
-		Debtor ,

SCHEDULE B - PERSONAL PROPERTY

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Annı Pens	sion thru employer uity attached to Pension. If Debtor dies after sion is vested, then value of Pension will pass ebtor's sister.	-	38,193.10
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Estir	nated 2008 tax refund	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Total	Sub-Tota of this page)	al > 38,193.10

to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Mark D Yukna	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevy Suburban, Lien held by Citizens Bank, With 99,000 miles, provide copy of loan documents	-	12,025.00
		;	Shorelander PWC Trailer	-	500.00
			2007 See Doo RXP D707 New, the personal watercraft is sold for \$9,999.	-	8,040.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			(Total	Sub-Tota of this page)	al > 20,565.00

Total >

69,119.17

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Mark D Yukna	Case No.

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Checking account with State Bank of the Lakes	Certificates of Deposit 735 ILCS 5/12-1001(b)	595.00	595.00
Savings account with State Bank of the Lakes	735 ILCS 5/12-1001(b)	746.00	746.00
Household Goods and Furnishings Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	761.00	1,000.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous books, cd's, videos.	<u>s</u> 735 ILCS 5/12-1001(b)	100.00	200.00
Wearing Apparel Used Personal Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension thru employer Annuity attached to Pension. If Debtor dies after Pension is vested, then value of Pension will pass to Debtor's sister.	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	38,193.10
Automobiles, Trucks, Trailers, and Other Vehicles Shorelander PWC Trailer	735 ILCS 5/12-1001(b)	500.00	500.00
2007 See Doo RXP D707 New, the personal watercraft is sold for \$9,999.	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,248.00	8,040.00

Total:	45.093.10	49.824.10

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B6D (Official Form 6D) (12/07)

In re	Mark D Yukna	Case No.
		,
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_			_	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	LIQUID	U	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2711564647			Opened 3/01/05 Last Active 10/10/08	T	A T E D			
Citizens Bank 480 Jefferson Blvd Rje 135 Warwick, RI 02886		-	Purchase Money Security 2002 Chevy Suburban, Lien held by Citizens Bank, With 99,000 miles, provide copy of loan documents Value \$ 12,025.00		D		16,399.00	4,374.00
Account No. 55440186701			Opened 7/01/07 Last Active 8/15/08				·	·
Consumers Coop Cred Un 2750 Washington St Waukegan, IL 60085		-	Purchase Money Security 2007 See Doo RXP D707 New, the personal watercraft is sold for \$9,999.					
			Value \$ 8,040.00				4,392.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of the	ubt			20,791.00	4,374.00
			(Report on Summary of Sc		ota lule		20,791.00	4,374.00

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B6E (Official Form 6E) (12/07)

•				
In re	Mark D Yukna		Case No.	
-		, Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

■ D	omestic	support	obliga	tions
-----	---------	---------	--------	-------

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Mark D Yukna	Case No	_
•		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxxxxxx6490 2008 **Notice Only Christine Yukna** 0.00 392 Northgate Rd. Lake Villa, IL 60046 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

0.00

0.00

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B6E (Official Form 6E) (12/07) - Cont.

In re	Mark D Yukna	Case No.	_
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxxxx-6490 2007 taxes Internal Revenue Service 0.00 Cincinnati, OH 45999-0015 4,300.00 4,300.00 Account No. xxxxxx6490 2007 **Notice Only** IRS - 7 N. Dist. of Illinois 0.00 **Latitia Simmons** 230 S. Dearborn Stop 5014CHI Chicago, IL 60604 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 4,300.00 4,300.00 0.00 (Report on Summary of Schedules) 4,300.00 4,300.00

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B6F (Official Form 6F) (12/07)

In re	Mark D Yukna	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITOD'S NAME	С	Ни	sband, Wife, Joint, or Community	To	: Lu	I D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		L	DISPUTED	AMOUNT OF CLAIM
Account No. 0109			Opened 9/01/04 Last Active 8/29/08	T	1 2		
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		-	CreditCard				8,227.00
Account No. 517805729812			Opened 2/01/08 Last Active 9/03/08 CreditCard		t	T	
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-					2,362.00
Account No. 414720202604 Chase - Cc Attention: Banktruptcy Department Po Box 15298 Wilmintgon, DE 19850		-	Opened 8/01/06 Last Active 2/22/08 CreditCard				
-							15,510.00
Account No. 6035320018001147 Citibank Usa -home depot Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Opened 3/01/03 Last Active 9/03/08 ChargeAccount				433.00
_1 continuation sheets attached			(Total	Sub of this			26,532.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Mark D Yukna	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U D	DISPUTED	AMOUNT OF CLAIM
Account No. 5121079722916100			Opened 9/01/08	٦Ÿ	T E		
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		_	Sears Sears Gold Mastercard		D		17,806.00
Account No. 6011-0079-7245-4390			Opened 10/01/07 Last Active 2/06/08	+	t	+	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	-	_	CreditCard				
							6,126.00
Account No. xxxxxxx-6490 Hucker & Sons Rentals PO BOX 413 Lake Villa, IL 60046		_	2007 Collection on account				
							3,652.23
Account No.							
Account No.	\vdash			+		+	
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1		(Total o	Sub this			27,584.23
			(Report on Summary of		Γota dul		54,116.23

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B6G (Official Form 6G) (12/07)

In re	Mark D Yukna	Case No
-		Debtor ,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.

State whether lease is for nonresidential real property.

State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Mark D Yukna	Case No
		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Mark D Yukna		Case No.	
	_	Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR		EBTOR AND SE	POUSE		
Divorced	RELATIONSHIP(S): Son Daughter	AGE(S): 12 9			
Employment:	DEBTOR		SPOUSE		
Occupation	electrician				
Name of Employer	IBEW LU 150				
How long employed	19 years				
Address of Employer	31290 N US Hwy 45 Libertyville, IL 60048				
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	, and commissions (Prorate if not paid monthly)	\$	4,394.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	4,394.00	\$	N/A
4. LESS PAYROLL DEDUCT			4 500 07	Φ.	
a. Payroll taxes and socia	l security	\$_	1,529.67	\$	N/A
b. Insurance		\$_	0.00	\$	N/A
c. Union dues		\$_	131.82	\$	N/A
d. Other (Specify):		- \$ <u></u>	0.00	\$ \$	N/A N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	<u> </u>	1,661.49	\$	N/A
		Ψ_			
6. TOTAL NET MONTHLY T		\$_	2,732.51	<u> </u>	N/A
	ion of business or profession or farm (Attach detailed statemen	nt)	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends10. Alimony, maintenance or s	upport payments payable to the debtor for the debtor's use or tl	\$ <u>_</u> hat of	0.00	\$	N/A
dependents listed above		\$	0.00	\$	N/A
11. Social security or governme (Specify):	ent assistance	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement incor13. Other monthly income	ne	\$	0.00	\$	N/A
(Specify):		\$	0.00	\$	N/A
(Specify).		-	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	N/A
	NCOME (Add amounts shown on lines 6 and 14)	\$_	2,732.51	\$	N/A
			\$	2,732.	
10. COMDINED AVEKAGE	MONTHLY INCOME: (Combine column totals from line 15)		Ψ		_

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Mark D Yukna	Case No.	
		Debtor(s)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_	T	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other cell phone	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	200.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	125.00
c. Health	\$	0.00
d. Auto	\$	96.00
e. Other	\$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	576.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	1,118.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	205.00
10 AVED ACE MONTHIN V EVDENGEG (F 11' 1 17' D 1	ф	2 720 00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,720.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
AN OF A FIEL OF MONTHING AND MONTH AND A DECOME	-	
20. STATEMENT OF MONTHLY NET INCOME		6 = 66 = 7
a. Average monthly income from Line 15 of Schedule I	\$	2,732.51
b. Average monthly expenses from Line 18 above	\$	2,720.00
c. Monthly net income (a. minus b.)	\$	12.51

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B6J (Official Form 6J) (12/07)

In re	Mark D Yukna	Case No.	
	•	·	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

Automobile Maintenance/licenses	\$ 50.00
Personal grooming, haircuts	\$ 25.00
Consumers Credit Union reaffirmation	\$ 130.00
Total Other Expenditures	 \$ 205.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mark D Yukna			Case No.	
			Debtor(s)	Chapter	7
	DECLARATIO	ON CONCERN	ING DEBTOR	'S SCHEDUL	ES
	DECLARATION UN	IDER PENALTY (OF PERJURY BY II	NDIVIDUAL DEI	BTOR
	I declare under penalty of pe18 sheets, and that they are true a				
Date	February 12, 2009	Signature	/s/ Mark D Yukna		
			Mark D Yukna		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mark D Yukna		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE Employment income 2007 \$49,241.08 Employment income 2008 \$3,838.00 Employment income 2009 YTD

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$693.00 Unemployment 2009 YTD

\$7,600.00 Disability 2008

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR AMOUNT PAID **PAYMENTS OWING** Citizens Bank last 3 months, car note \$1,725.00 \$16,399.00 480 Jefferson Blvd Rje 135 Warwick, RI 02886 **Consumers Credit Union** Previous 3 months \$298.00 \$4,392.00 1210 S. Lake St. Mundelein. IL 60060

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

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Best Case Bankruptcy

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Leeders & Associates, Ltd 20 E. Jackson Blvd Suite 850 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 and thru plan AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$900

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
914 Hill Side Ave Antioch, IL 60002

NAME USED

DATES OF OCCUPANCY

5

2006-March 2008

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND

6

ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 12, 2009	Signature	/s/ Mark D Yukna
			Mark D Yukna
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Mark D Yukna		Case No.	
		Debtor(s)	Chapter	7
	CHADTED 7 INDIVIDITA	I DEDTODIC CTATEME	NT OF INTEN	TION
	CHAPTER / INDIVIDUA	AL DEBTOR'S STATEME	NI OF INIEN	HUN

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Citizens Bank		Describe Property Securing Debt: 2002 Chevy Suburban, Lien held by Citizens Bank, With 99,000 miles, provide copy of loan documents
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (chec ☐ Redeem the property	k at least one):	
■ Reaffirm the debt		
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

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B8 (Form 8) (12/08)			Page 2
Property No. 2			
Creditor's Name: Consumers Coop Cred Un		Describe Property Securing Debt: 2007 See Doo RXP D707 New, the personal watercraft is sold for \$9,999.	
Property will be (check one):			
Surrendered	■ Retained		
If retaining the property, I intend to ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		void lien using 11 U.S.	C. § 522(f)).
Property is (check one):			
Claimed as Exempt		☐ Not claimed as ex	xemnt
Attach additional pages if necessary.) Property No. 1		a columns of Fart B in	nust be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury personal property subject to an un Date _February 12, 2009		intention as to any p	oroperty of my estate securing a debt and/o

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United States Bankruptcy Court
Northern District of Illinois

In re	Mark D Yukna		Case No.	
		Debtor(s)	Chapter	7

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rende be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services. I have agreed to accept \$ 900.00 Prior to the filing of this statement I have received \$ 900.00 Balance Due \$ 900.00 2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law for copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bunkruptc b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required: (Dither provisions as needed) Exemplian planning; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of readfirmation agreements and motions for readfirmation approval; f. Secured debt redemption motions; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 522(f)(2)(A) on household goods; e. Preparation of reaffirmation agreements and motions for readfirmation approval; f. Secured debt redemption motions; g. Any other adversary proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or		DISCLOSURE OF COM	MPENSATION OF ATTORNE	Y FOR	DEBTOR(S)	
Prior to the filing of this statement I have received		compensation paid to me within one year before	the filing of the petition in bankruptcy, or as	reed to b	e paid to me, for services rendered or	
Balance Due		For legal services, I have agreed to accept		\$	900.00	
Debtor □ Other (specify): The source of compensation to be paid to me was: □ Debtor □ Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law fir copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankrupte b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Exemption planning; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of chapter 7 debtors for any of the following: a. Dischargeability actions /adversary actions; b. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 522(f)(2)(A) on household goods; e. Preparation of reaffirmation agreements and motions for reaffirmation approval; f. Secured debt redemption motions; g. Any other adversary proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. Dated: February 12, 2009 // Secured		Prior to the filing of this statement I have rec	eived	\$	900.00	
Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law fir copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptc. Description of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; (I) (Other provisions as needed) Exemption planning; By agreement with the debtor(s), the above-disclosed fee does not include the following: a. Dischargeability actions / adversary actions; b. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 522(f)(2)(A) on household goods; e. Preparation of reaffirmation agreements and motions for reaffirmation approval; f. Secured debt redemption motions; g. Any other adversary proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(this bankruptcy proceedings.) Leeders & Associates, Ltd. 20 E. Jackson Blvd. Suite 850 Chicago, IL 60604		Balance Due		\$	0.00	
The source of compensation to be paid to me is: ■ Debtor	2.	The source of the compensation paid to me was:				
Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law fir copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Exemption planning; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of chapter 7 debtors for any of the following: a. Dischargeability actions / adversary actions; b. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 522(f)(2)(A) on household goods; e. Preparation of reaffirmation agreements and motions for reaffirmation approval; f. Secured debt redemption motions; g. Any other adversary proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor this bankruptcy proceeding. Pebruary 12, 2009 Jest Terrance S. Leeders Terrance S. Leeders Terrance S. Leeders & Associates, Ltd. 20 E. Jackson Blvd. Suite 850 Chicago, IL 60604		■ Debtor □ Other (specify):				
I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law fir copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptc. b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Exemption planning; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of chapter 7 debtors for any of the following: a. Dischargeability actions /adversary actions; b. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 522(f)(2)(A) on household goods; e. Preparation of reaffirmation agreements and motions for reaffirmation approval; f. Secured debt redemption motions; g. Any other adversary proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(this bankruptcy proceeding. Pebruary 12, 2009 Sel Terrance S. Leeders February 12, 2009 Sel Terrance S. Leeders February 12, 2009 Sel Terrance S. Leeders Cauders Ca	3.	The source of compensation to be paid to me is:				
I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law fire copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy. b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Exemption planning; 5. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of chapter 7 debtors for any of the following: a. Dischargeability actions /adversary actions; b. Judicial lien avoidances; c. Relief from automatic stay actions; d. Avoidance of liens pursuant to 11 USC 522(f)(2)(A) on household goods; e. Preparation of reaffirmation agreements and motions for reaffirmation approval; f. Secured debt redemption motions; g. Any other adversary proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(this bankruptcy proceeding. Dated: February 12, 2009 Isl Terrance S. Leeders Terrance S. Leeders Terrance S. Leeders C. Leeders & Associates, Ltd. 20 E. Jackson Blvd. Suite 850 Chicago, IL 60604		■ Debtor □ Other (specify):				
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Terrance S. Leeders 6244638 Leeders & Associates, Ltd. 20 E. Jackson Blvd. Suite 850 Chicago, IL 60604			t of any agreement or arrangement for payme	ent to me	for representation of the debtor(s) in	
Leeders & Associates, Ltd. 20 E. Jackson Blvd. Suite 850 Chicago, IL 60604	Date	d: February 12, 2009	/s/ Terrance S. Leeders	5		
20 E. Jackson Blvd. Suite 850 Chicago, IL 60604						
Suite 850 Chicago, IL 60604				Ltd.		
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312-427-7400 Fax: 312-427-0620					••	
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Terrance S. Leeders

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Suite 850 Chicago, IL 60604 312-427-7400							
I (We), the debtor(s), affirm that I (we) ha	Certificate of Debtor ave received and read this notice.						
Mark D Yukna	χ /s/ Mark D Yukna	February 12, 2009					
Printed Name(s) of Debtor(s)	Signature of Debtor	Date					
Case No. (if known)	X						
	Signature of Joint Debtor (if any	Date					

Terrance S. Leeders 6244638

Printed Name of Attorney

20 E. Jackson Blvd.

Address:

February 12, 2009

Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Mark D Yukna		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	12
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	February 12, 2009	/s/ Mark D Yukna Mark D Yukna Signature of Debtor		

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Chase - Cc Attention: Banktruptcy Department Po Box 15298 Wilmintgon, DE 19850

Christine Yukna 392 Northgate Rd. Lake Villa, IL 60046

Citibank Usa -home depot Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citizens Bank 480 Jefferson Blvd Rje 135 Warwick, RI 02886

Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603

Consumers Coop Cred Un 2750 Washington St Waukegan, IL 60085

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Hucker & Sons Rentals PO BOX 413 Lake Villa, IL 60046 Internal Revenue Service Cincinnati, OH 45999-0015

IRS - 7 N. Dist. of Illinois Latitia Simmons 230 S. Dearborn Stop 5014CHI Chicago, IL 60604